

	L #	Hits	Search Text	DBs	Time Stamp
1	L1	183	randle-\$.in.	USPAT; US-PGP UB; EPO; JPO; DERWEN T; IBM TDB	2002/01/27 20:45
2	L2	14	1 and bank\$3	USPAT; US-PGP UB; EPO; JPO; DERWEN T; IBM TDB	2002/01/27 20:45

File 108:Aerospace Database 1962-1998/Oct  
(c) 1998 AI

File 8:EI Compendex(R) 1970-1998/Nov W1  
(c) 1998 Engineering Info. Inc.

File 77:Conference Papers Index 1973-1998/Nov  
(c) 1998 Cambridge Sci Abs

File 238:Abs. in New Tech & Eng. 1981-1998/Sep  
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(c) 1998 UMI

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(c) 1998 The HW Wilson Co

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(c) 1998 Reed Reference Publishing

File 239:Mathsci(R) 1940-1998/Oct  
(c) 1998 American Mathematical Society

File 233:Microcomputer Abstracts 1974-1998/Oct  
(c) 1998 Information Today Incl.

File 6:NTIS 64-1998/Nov W2  
Comp&dist 1998 NTIS, Intl Copyright. All Righ

File 144:Pascal 1973-1998/Sep  
(c) 1998 INIST/CNRS

File 64:Global Mobility Database (R) 1965-1998/Sep  
(c) 1998 SAE Inc.

File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 1998 Inst for Sci Info

File 62:SPIN(R) 1975-1998/Oct W2  
(c) 1998 American Institute of Physics

File 99:Wilson Appl. Sci & Tech Abs 1983-1998/Sep  
(c) 1998 The HW Wilson Co.

Set	Items	Description
S1	45	E1,E3,E7
S2	19	E4,E8,E17,E21,E22
S3	64	S1 OR S2
S4	53	RD (unique items)
S5	464858	BANK? OR FINANC? OR SALE?
S6	4	S4 AND S5

6/3,K/1 (Item 1 from file: 65)

DIALOG(R) File 65:Inside Conferences

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01821040 INSIDE CONFERENCE ITEM ID: CN018821558

**The multi-media bank channel diversity and the future of banking**  
**Randle, W. M.**

European Financial Management and Marketing Association: Leading edge technologies to gain competitive advantage; Technologies de pointe et avantage concurrentiel

EFMA CONVENTION, 1997; VOL 19, P: 181-198

EFMA, 1997

LANGUAGE: English DOCUMENT TYPE: Conference Papers

CONFERENCE:

European Financial Management and Marketing Association: Leading edge technologies to gain competitive advantage; Technologies de pointe et avantage concurrentiel-Convention; 19th

SPONSOR: European Financial Management and Marketing Association

LOCATION: Paris

DATE: Mar 1997 (199703) (199703)

NOTE:

Text in English or French

**The multi-media bank channel diversity and the future of banking**  
**Randle, W. M.**

DESCRIPTORS: leading edge technologies; EFMA; financial management

6/3,K/2 (Item 2 from file: 65)

DIALOG(R) File 65:Inside Conferences

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01700090 INSIDE CONFERENCE ITEM ID: CN017322926

**Virtual Banking and Electronic Commerce on the Information Superhighway**  
**Randle, W. M.**

Virtual banking: electronic commerce on the information superhighway  
, P: 2

American Bar Association, 1995

LANGUAGE: English DOCUMENT TYPE: Conference Papers

CONFERENCE:

Virtual banking: electronic commerce on the information superhighway-Conference

SPONSOR: American Bar Association Section of Business Law Committee  
on Consumer Financial Services

LOCATION: Chicago, IL

DATE: Aug 1995 (199508) (199508)

NOTE:

Held as part of the annual meeting of the American Bar Association,  
Section of Business Law

**Virtual Banking and Electronic Commerce on the Information Superhighway**  
**Randle, W. M.**

DESCRIPTORS: virtual banking ; electronic commerce; information  
superhighway; business law

6/3,K/3 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 1998 Institution of Electrical Engineers. All rts. reserv.

4901704

**Title: Delivering the future ( banking industry developments)**

Author(s): **Randle, W.M.**

Author Affiliation: Huntington Bancshares Inc., Columbus, OH, USA

Journal: Bank Management vol.71, no.1 p.45-8

Publication Date: Jan.-Feb. 1995 Country of Publication: USA

CODEN: BMAE9 I 1049-1775  
Language: English  
Copyright 1995, IEE

**Title: Delivering the future ( banking industry developments)**  
**Author(s): Randle, W.M.**

...Abstract: solve a number of the cost/quality challenges in serving consumers today. But while some **bankers** focus inward on organisations and processes, the marketplace itself is changing quickly. The relationship between...

**Descriptors: banking ;**

**Identifiers: banking industry developments...**

6/3,K/4 (Item 2 from file: 2)  
DIALOG(R) File 2:INSPEC

(c) 1998 Institution of Electrical Engineers. All rts. reserv.

03974078 INSPEC Abstract Number: D91002403

**Title: Voice processing: a bridge to the future of banking**  
**Author(s): Randle, W.M.**

**Journal: Bank Management** vol.67, no.6 p.40, 42, 44  
**Publication Date: June 1991** **Country of Publication: USA**

**CODEN: BMAE9** **ISSN: 1049-1775**

**Language: English**

**Title: Voice processing: a bridge to the future of banking**  
**Author(s): Randle, W.M.**

**Abstract:** The familiar telephone may help transform the way people think about **banking** , using practically transparent technology.

**Descriptors: banking ;**

**...Identifiers: banking ;**

File. 344: Chinese Patent ABS Apr 1985-1998/Sep

(c) 1998 European Patent Office

File 347: JAPIO Oct 1976-1998/Jun. (UPDATED 980930)

(c) 1998 JPO & JAPIO

File 351: DERWENT WPI 1963-1998/UD=9840;UP=9837;UM=9835

(c) 1998 Derwent Info Ltd

Set	Items	Description
S1	2	AU="RANDLE W M"

1/3,AB/1 (Item 1 from file: 351)  
DIALOG(R) File 351:DERWENT WPI  
(c)1998 Derwent Info Ltd. All rts. reserv.

012020017

WPI Acc No: 98-436927/199837

XRPX Acc No: N98-340467

**Banking service platform for accessing consumer services e.g. ATM, direct deposit and banking by telephone and mail - has client server through which real time data transmission is effected between customer operable transceiver and central information processor, to enable customer perform transactions**

Patent Assignee: HUNTINGTON BANCSHARES INC (HUNT-N)

Inventor: **RANDLE W M**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5787403	A	19980728	US 95401075	A	19950308	G06F-017/60	199837 B

Priority Applications (No Type Date): US 95401075 A 19950308

Language, Pages: US 5787403 (7)

Abstract (Basic): US 5787403 A

The service platform (10) includes a central information processor (20) at the central location of a bank. The processor includes data storage files relating to bank customers and accounts. A branded access gateway (40) interconnected to the processor, provides communication with other providers of financial and non-financial information. The branded access gateway is controlled by the bank and has characteristics uniquely associated with the bank. A client server (30) communicates with customer operable transceivers at remote locations.

The client server enables live video conferencing between the bank and a customer. Real time data transmission is effected between the customer operable transceiver and the processor through the client server. The client server processes communication to and from the transceivers to enable the customer to access and control item. The customer accesses financial and non-financial information and transactions are initiated.

ADVANTAGE - Enables retaining control of customer relationships. Offers unique, fault tolerant, scalable distributed computing environment that puts advanced technology into control of financial institution.

Dwg.1/2

1/3,AB/2 (Item 2 from file: 351)  
DIALOG(R) File 351:DERWENT WPI  
(c)1998 Derwent Info Ltd. All rts. reserv.

011970565

WPI Acc No: 98-387475/199833

XRPX Acc No: N98-302203

**Interaction method between bank customer and personal bankers stationed at remote - involves connecting link between one of multiple customer kiosk with specific banker station thereby enabling video conversation between both regarding customer's accounts and bank information**

Patent Assignee: HUNTINGTON BANCSHARES INC (HUNT-N)

Inventor: **RANDLE W M** ; VOSS J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Main IPC	Week
US 5774663	A	19980630	US 95523692	A	19950905	E04H-001/12	199833 B

Priority Applications (No Type Date): US 95523692 A 19950905

Language, Pages: US 5774663 (13)

Abstract (Basic): US 4663 A

The method involves connecting a link between one of multiple customer kiosks with a banker station that is located at remote place. Each of the customer kiosk and banker station includes a housing (32) and a display screen (36) for viewing by a customer or a banker. A camera (34) is provided to enable video transmission of the customer's and banker's image or other visual information. A unit for communicating with a bank central information processor regarding customer's accounts and bank products and information is also provided.

The bank station includes a unit for receiving the input information transmitted from the customer kiosk. The central exchange connects each of the customer kiosks with the banker stations and enables video conversation between both. A signal distributor processes the request received from the kiosk and connects the banker. The banker initiates direct interactive video conversation with the customer at the kiosk requesting the conversation.

ADVANTAGE - Enables video interaction between banker and customer. Allows customer to receive personal banking service at remote location.

Dwg.2/3

File '15:ABI/INFORM(R) 1971-1998/Oct 15  
     (c) 1998 UMI  
 File 9:Business & Industry(R) Jul 1994-1998/Oct 15  
     (c) 1998 Resp. DB Svcs.  
 File 13:BAMP 1998/Oct W1  
     (c) 1998 Resp. DB Svcs.  
 File 635:Business Dateline(R) 1985-1998/Oct 14  
     (c) 1998 UMI  
 File 610:Business Wire 1986-1998/Oct 15  
     (c) 1998 Business Wire  
 File 647:CMP Computer Fulltext 1988-1998/Sep W3  
     (c) 1998 CMP  
 File 674:Computer News Fulltext 1989-1998/Oct W2  
     (c) 1998 IDG Communications  
 File 98:General Sci Abs/Full-Text 1984-1998/Sep  
     (c) 1998 The HW Wilson Co.  
 File 88:IAC BUSINESS A.R.T.S. 1976-1998/Oct 15  
     (c) 1998 Information Access Co.  
 File 275:IAC(SM) Computer Database(TM) 1983-1998/Oct 15  
     (c) 1998 Info Access Co  
 File 47:Magazine Database(TM) 1959-1998/Oct 14  
     (c) 1998 Information Access Co.  
 File 75:IAC Management Contents(R) 86-1998/Oct W1  
     (c) 1998 Info Access Co  
 File 111:Natl.Newspaper Index(SM) 1979-1998/Oct 15  
     (c) 1998 Info. Access Co.  
 File 211:IAC Newsearch(TM) 1997-1998/Oct 15  
     (c) 1998 Info. Access Co.  
 File 636:IAC Newsletter DB(TM) 1987-1998/Oct 15  
     (c) 1998 Information Access Co.  
 File 16:IAC PROMT(R) 1972-1998/Oct 15  
     (c) 1998 Information Access Co.  
 File 148:IAC Trade & Industry Database 1976-1998/Oct 15  
     (c) 1998 Info Access Co  
 File 624:McGraw-Hill Publications 1985-1998/Oct 14  
     (c) 1998 McGraw-Hill Co. Inc  
 File 484:Periodical Abstracts Plustext 1986-1998/Sep W4  
     (c) 1998 UMI  
 File 613:PR Newswire 1987-1998/Oct 15  
     (c) 1998 PR Newswire Association Inc  
 File 141:Readers Guide 1983-1998/Sep  
     (c) 1998 The HW Wilson Co  
 File 696:DIALOG Telecom. Newsletters 1995-1998/Oct 15  
     (c) 1998 The Dialog Corp.  
 File 553:Wilson Bus. Abs. FullText 1982-1998/Sep  
     (c) 1998 The HW Wilson Co  
 File 20:World Reporter 1997-1998/Oct 15  
     (c) 1998 The Dialog Corporation plc

Set	Items	Description
S1	19	E46,E47
S2	6	RD (unique items)



2/3,AB/1 (Item om file: 15)  
DIALOG(R) File 15:AB FORM(R)  
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01436046

00-87033

**They who hesitate ...**

**Randle, William M**

Bank Marketing v29n5 PP: 60 May 1997 ISSN: 0888-3149 JRNL CODE: BNM  
AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 10211.01  
WORD COUNT: 457

ABSTRACT: A commentary discusses why every bank marketing professional needs to keep his or her eye fixed on the horizon, and build the mix of cost-effective products and fast, accessible, easy-to-use delivery channels that customers will want in the 21st century. In 1996, banks continued to see market share of nonbank companies grow.

2/3,AB/2 (Item 2 from file: 15)  
DIALOG(R) File 15:ABI/INFORM(R)  
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01077623

97-27017

**Huntington builds the "bricks and mortar" of the Information Age**

**Randle, William M**

Journal of Retail Banking v17n2 PP: 1-8 Summer 1995 ISSN: 0195-2064  
JRNL CODE: JRB  
AVAILABILITY: Photocopy available from ABI/INFORM 12991.00

ABSTRACT: In strategy sessions beginning in 1990, Huntington Bancshares began a review of its core equities, as well as its operative assumptions about banking. Huntington's strategy has been customer-focused from the beginning. In late 1991, Huntington turned on its Strategic Information Management System. Concurrently with the development of SIMS, Huntington also embarked on a serious exploration of smart technologies. Product, customer, marketing, and even external underwriting information were all built into the SIMS infrastructure. That information was then available for delivery through any channel. It was first used by platform personnel in Huntington's branch offices, through a Personal Banker Automation program. Huntington has partnered with AT&T Global Information Systems and others to develop additional systems. Key developments included: 1. the document-processing ATM, 2. Personal Touch video banking kiosks, and 3. Huntington Access Account.

2/3,AB/3 (Item 3 from file: 15)  
DIALOG(R) File 15:ABI/INFORM(R)  
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01013113

96-62506

**Who will guard the gates to the financial services industry?**

**Randle, William M**

Bank Marketing v27n4 PP: 19-22 Apr 1995 ISSN: 0888-3149 JRNL CODE: BNM  
AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 10211.01  
WORD COUNT: 1817

ABSTRACT: Now that the Information Age is a reality, banks are faced with new high tech competitors. Bank marketers must take action to position their banks as the ultimate financial information source. The newest technologies are quickly solving the problems of integrating and formatting information from diverse sources, and sending that information securely over existing networks. The daunting necessity of recoding legacy systems and creating costly redundancy to attain an acceptable level of fault tolerance is disappearing. New software solutions and client-server architectures are less costly, less intrusive, and less time consuming to

install. For banks who are courageous enough to work on the kind of expeditionary mark g that builds new businesses out of existing competencies, this is the moment to move forward and make the bank the information gateway for customers.

**2/3,AB/4 (Item 4 from file: 15)**

DIALOG(R) File 15:ABI/INFORM(R)

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00966617

96-16010

**Delivering the future: Redefining the role of banks in a new competitive environment**

**Randle, William M**

Bank Management v71n1 PP: 44-48 Jan/Feb 1995 ISSN: 1049-1775

JRNL CODE: BAD

AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 6473.02

WORD COUNT: 2714

**ABSTRACT:** Bank restructuring and reengineering can help solve a number of the cost/quality challenges in serving consumers today. However, while some bankers focus inward on organizations and processes, the marketplace itself is changing quickly, and the relationship between customer and company is being reengineered by technology. Banks today must apply information technology effectively. To succeed, they must quickly revise their strategic thinking. Bankers must revisit their most fundamental assumptions about what they sell, the process of selling, and the grounds upon which they compete. They must accept that a financial services institution manages financial information, not money. Through direct-access banking and payment-system initiatives, banks are redefining their business characters. This redefinition will enable bankers to stake out new territory, enter new markets, and compete successfully for the future.

**2/3,AB/5 (Item 5 from file: 15)**

DIALOG(R) File 15:ABI/INFORM(R)

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00558466

91-32823

**Voice Processing: A Bridge to the Future of Banking**

**Randle, William M.**

Bank Management v67n6 PP: 40-44 Jun 1991 ISSN: 0024-9823 JRNL CODE:

BAD

AVAILABILITY: Photocopy available from ABI/INFORM 6473.02

**ABSTRACT:** Customers of financial institutions want instant access to account information, 24-hour banking services, and pay-by-phone operations, but they also want personal, customized service. Customers are concerned that technology could result in a system that treats them impersonally. This is the reason that many efforts in the banking industry to use voice processing to provide simpler, faster, more convenient service to customers have struggled in the 20 years since they were introduced. Voice processing allows customers to "talk" to bank information systems via a touch-tone telephone, guided by a series of voice menus and instructions. Huntington Bancshares is installing a new generation of voice-processing equipment, designed to create a banking environment that provides speed, convenience, and efficiency along with personalized, responsive, "human" interaction. New systems, such as this, offer the potential to transform banking.

**2/3,AB/6 (Item 1 from file: 148)**

DIALOG(R) File 148:IAC Trade & Industry Database

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06375473

SUPPLIER NUMBER: 13306828

(USE FORMAT 7 OR 9 FOR FULL TEXT)

Strategic focus must be on automation, not branches. (Banking industry)

Randle, William M.

American Banker, v158, n2, p5(1)

Jan 5, 1993

ISSN: 0002-7561

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1295

LINE COUNT: 00103

ABSTRACT: Automation technology has the potential to revolutionize banking by shifting the industry's focus from the branch expansion theory of the 1970s to high-tech services delivery of the 1990s. Instead of building new branches that cost \$1 million each, banking needs to focus on utilizing new technology that delivers customer services at a fraction of the cost. The ability to perform many transactions with one customer interaction with the system is needed to provide complete, integrated service. The information and communications technology already exists, what is needed is an evolution in banking management to facilitate the change.